

Appln No. 09/575,197
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Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently Amended) A method of enabling payment of bills, the method including the steps of

providing a ~~person with a bill, the bill~~ containing human-readable information relating to a requested payment, ~~the bill including and~~ coded data indicative of an identity of the bill and of at least one reference point of the bill, the information and coded data having been printed substantially simultaneously;

receiving, in a computer system, indicating data from a sensing device, the indicating data being indicative of ~~regarding~~ the identity of the bill and a position of the sensing device relative to the bill, the sensing device the indicating data having been generated by the sensing device using at least some of the coded data it sensed; when placed in an operative position relative to the bill, ~~sensing the indicating data using at least some of the coded data;~~ and

identifying, in the computer system and from the indicating data, at least one parameter relating to the requested payment.

2. (Currently Amended) The method of claim 1 in which said at least one parameter relating to the requested payment is associated with at least one zone of the bill and in which the method includes identifying, in the computer system and from the zone ~~relative to which the sensing device is located~~ indicated by the position of the sensing device as indicated by the indicating data, said at least one parameter.

3. (Currently Amended) The method of claim 2, ~~wherein which includes~~ receiving, in the computer system, the indicating data includes movement data indicative of ~~regarding~~ movement of the sensing device relative to the bill, the sensing device having generated the sensing its movement data relative to the bill using at least some of the coded data; and,

~~identifying, and wherein the at least one parameter is identified in the computer system by determining that the and from said movement was being~~ at least partially within said at least one zone, ~~said at least one parameter of the requested payment.~~

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4. (Currently Amended) A method of enabling payment of bills, the method including the steps of:

~~providing a person with a bill, the bill containing human-readable information relating to a requested payment and the form including coded data indicative of at least one parameter of the requested payment, the information and coded data having been printed substantially simultaneously;~~

~~receiving, in a computer system, indicating data from a sensing device, the indicating data being indicative of regarding said at least one parameter and of regarding movement of the sensing device relative to the bill, the sensing device, when moved relative to the bill, sensing having generated the indicating data regarding said at least one parameter using by sensing at least some of the coded data and generating the data regarding its own movement when the sensing device was moved relative to the bill; and~~

~~interpreting, in the computer system, said movement of the sensing device as it relates to said at least one parameter.~~

5. (Currently Amended) A method of enabling payment of bills by a user, the method including the steps of:

~~providing a person with using a bill that includes including coded data indicative of an identity of the bill, the method including the steps of:~~

~~receiving, in a computer system, indicating data from a sensing device, the indicating data being indicative of regarding an identity of the person user and regarding of the identity of the bill, the sensing device having determined the indicating data related to containing the data regarding the identity of the person user using identity data stored in the sensing device and having determined the indicating data related to the identity of the form by sensing the data regarding the identity of the bill using at least some of the coded data; and~~

~~identifying, in the computer system and from the indicating data regarding the identity of the person and the identity of the bill, a requested payment.~~

6. (Currently Amended) The method of claim 5, ~~in which the coded data is also being~~ indicative of at least one parameter of the requested payment, ~~and the method includes receiving, in the computer system, wherein the indicating data includes parameter information indicative of the from the sensing device regarding said at least one parameter~~ of the requested payment, the sensing device ~~having determined the parameter information~~ sensing the indicating data using at least some of the sensed coded data.

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7. (Currently Amended) The method of claim 6, which includes receiving, in the computer system, movement data from the sensing device indicative of regarding movement of the sensing device relative to the bill, the sensing device having generated the movement data generating data regarding its own movement relative to the bill.

8. (Currently Amended) The method of any one of claims 2, 4 or 6 in which the at least one parameter is an action parameter of the requested payment, the method including effecting, in the computer system, an operation in respect of the action parameter.

9. (Currently Original) The method of claim 8 in which the action parameter of the requested payment is selected from the group comprising:

requesting that payment be made, specifying a payment amount or resetting the bill to an original state.

10. (Currently Amended) The method of any one of claims 3, 4 or 7 in which the at least one parameter is an option parameter of the requested payment, the method including identifying, in the computer system, that ~~the person has entered a hand-drawn mark~~ has been entered on the bill by means of the sensing device and effecting, in the computer system, an operation associated with the option parameter.

11. (Original) The method of claim 10 in which the option parameter is associated with at least one of:

cardholder name, payment method or credit card type.

12. (Currently Amended) The method of any one of claims 3, 4 or 7 in which the at least one parameter is a text parameter of the requested payment, the method including identifying, in the computer system, that ~~the person has entered handwritten text data~~ has been entered by means of the sensing device and effecting, in the computer system, an operation associated with the text parameter.

13. (Original) The method of claim 12 which includes converting, in the computer system, the handwritten text data to computer text.

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14. (Original) The method of claim 13 in which the text parameter is associated with at least one of:

a cardholder name, an amount paid or a card expiry date.

15. (Currently Amended) The method of any one of claims 3, 4 or 7 in which the at least one parameter is an authorization parameter of the requested payment, the method including identifying, in the computer system, that ~~the person has entered a handwritten signature~~ has been entered by means of the sensing device and effecting, in the computer system, an operation associated with the authorization parameter.

16. (Original) The method of claim 15 which includes verifying, in the computer system, that the signature is that of ~~the~~ a particular person.

17. (Original) The method of claim 16 in which the authorization parameter is associated with payment authorization.

18. (Currently Amended) The method of any one of claims 1, 4 or 5, wherein the providing step ~~which includes receiving a request from a user enabling the person to print the bill on demand, and printing the bill on demand.~~

19. (Deleted)

20. (Currently Amended) The method of claim ~~19-1~~, wherein ~~which includes printing the coded data to be substantially is~~ invisible.

21. (Currently Amended) The method of claim 1 or 5 which includes retaining a retrievable record of each bill generated, each of the generated bills being retrievable using its identity as contained in its coded data.

22. (Original) The method of any one of claims 1, 4 or 5 which includes distributing a plurality of the bills using a mixture of multicast and pointcast communications protocols.

23. (Original) The method of claim 1 or 4 in which the sensing device contains an identification means which imparts a unique identity to the sensing device and identifies it

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as belonging to a particular person and in which the method includes monitoring, in the computer system, said identity.

24. (Original) The method of any one of claims 1, 4 or 5 which includes providing all required information relating to the requested payment in the bill to eliminate the need for a separate display device.

25. (Original) The method of any one of claims 1, 4 or 5 in which the bill is printed on multiple pages and in which the method includes binding the pages.

26. (Currently Amended) The method of any of claims 1, 4 or 5 wherein:
the step of providing the person with a bill is done by sending the bill by mail.

27. (Currently Amended) The method of any one of claims 1, 4 or 5, further including the step of -wherein:
causing a printer associated with the person is caused to print a payment receipt after a payment has been completed.

28. (Original) The method of claim 27, wherein the payment receipt comprises coded data indicative of the identity of the receipt.

29. (Currently Amended) A system for enabling payment of bills, the system including a bill containing: human-readable information relating to a requested payment; the bill including; and coded data indicative of an identity of the bill and of at least one reference point of the bill; and

a computer system configured and programmed to:
receive for receiving indicating data from a sensing device for identifying at least one parameter relating to the requested payment, the indicating data being indicative of the identity of the bill and a position of the sensing device relative to the bill, the sensing device having sensed at least some of the coded data when placed in an operative position relative to the form and having used sensing the indicating data using at least some of the coded data to generate the indicating data; and
identify at least one parameter relating to the requested payment.

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30. (Original) The system of claim 29 in which said at least one parameter relating to the requested payment is associated with at least one zone of the bill.

31. (Original) The system of claim 29 which includes the sensing device, the sensing device sensing its movement relative to the bill using at least some of the coded data.

32. (Currently Amended) A system for enabling payment of bills, the system including:
a bill containing: information relating to a requested payment, ~~the bill including~~
and coded data indicative of at least one parameter of the requested payment; and
a computer system programmed and configured to
receive indicating for receiving data from a sensing device, the indicating data
being indicative of regarding said at least one parameter and regarding of movement of the
sensing device relative to the bill, and for interpreting said movement of the sensing device
as it relates to said at least one parameter, the sensing device, when moved relative to the
bill, having sensed at least some of sensing the coded data and having determined the
indicating data regarding said at least one parameter using at least some of the sensed coded
data; and
interpret, from the indicating data, said movement of the sensing device as it
relates to said at least one parameter generating the data regarding its own movement
relative to the bill.

33. (Currently Amended) A system for enabling payment of bills, the system including:
a bill including coded data indicative of an identity of the bill; and
a computer system programmed and configured to:
receive indicating data for receiving from a sensing device, the indicating data
being indicative of data regarding an identity of a the person and the identity of the bill, the
sensing device having determined the indicating data related to the identity of the user using
identity data stored in the sensing device and having determined the indicating data relating
to the identity of the form by sensing at least some of the coded data; and
for identifying, from the indicating said received data, a requested payment, the
sensing device containing the data regarding the identity of the person and sensing the data
regarding the identity of the bill using at least some of the coded data.

34. (Currently Amended) The system of claim 33 in which the coded data is also

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indicative of at least one parameter of the requested payment, the indicating data also being indicative of the at least one parameter, wherein the computer system is configured and programmed to interpret the bill paying transaction using receiving indicating data from the sensing device regarding said at least one parameter of the requested payment, and the sensing device sensing the indicating data using at least some of the coded data.

35. (Currently Amended) The system of claim 33, further including which includes the sensing device, wherein indicating data includes movement data generated by the sensing device by sensing its movement relative to the bill.

36. (Original) The system of any one of claims 29, 32 or 34 in which said at least one parameter of the requested payment is selected from the group comprising an action parameter of the requested payment, an option parameter of the requested payment, a text parameter of the requested payment, or an authorization parameter of the requested payment.

37. (Original) The system of claim 36 in which the action parameter of the requested payment is selected from the group comprising:

requesting that payment be made, specifying a payment amount, or resetting the bill to an original state.

38. (Original) The system of claim 36 in which the option parameter is associated with at least one of:

cardholder name, payment method, or credit card type.

39. (Original) The system of claim 36 in which the text parameter is associated with at least one of:

a cardholder name, an amount paid, or a card expiry date.

40. (Original) The system of claim 36 in which the authorization parameter is associated with payment authorization.

41. (Original) The system of any one of claims 31, 32 or 35 in which the sensing device includes a marking nib.

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42. (Original) The system of claim 31 or 32 in which the sensing device contains an identification means which imparts a unique identity to the sensing device and identifies it as belonging to a particular person.

43. (Original) The system of any one of claims 29, 32 or 33 in which the bill is printed on a surface of a surface-defining means and in which the system includes a printer for printing the bill on demand.

44. (Currently Amended) The system of claim 43 in which the printer is configured to prints the coded data at the same time as printing the bill or payment receipt.

45. (Original) The system of any one of claims 29, 32 or 33 in which the coded data is substantially invisible.

46. (Original) The system of claim 29 or 33 which includes a database for keeping a retrievable record of each bill generated, each bill being retrievable by using its identity as included in its coded data.

47. (Original) The system of claim 43 in which, to cater for a bill printed on multiple pages, the printer includes a binding means for binding the pages.

48. (New) A method of supporting a user in performing online bill payment using a printed form, the printed form containing:

information relating to a bill paying transaction; and

coded data indicative of an identity of the form and of at least one reference point of the form, the information and the coded data of the form having been printed substantially simultaneously;

the method including the steps of:

receiving, in a computer system, indicating data from a sensing device operated by the user, the indicating data being indicative of an identity of the form and of a position of the sensing device relative to the form, the indicating data having been generated by the sensing device using at least some of the coded data it sensed when placed in an operative position relative to the form; and

identifying, in the computer system and from the indicating data, at least one

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parameter relating to the bill paying transaction.

49. (New) A method of supporting a user in performing online bill paying using a printed form containing:

information relating to a bill paying transaction; and

coded data indicative of at least one parameter of the bill paying transaction, the information and coded data of the form having been printed substantially simultaneously;

the method including the steps of:

receiving, in a computer system, indicating data from a sensing device operated by the user, the indicating data being indicative of said at least one parameter and of movement of the sensing device relative to the form, the sensing device having generated the indicating data by sensing at least some of the coded data when the sensing device was moved relative to the form; and

interpreting, in the computer system, said movement of the sensing device as it relates to said at least one parameter.

50. (New) A method of supporting a user in performing online bill paying using a printed form containing information relating to a bill paying transaction, the form including coded data indicative of an identity of the form, the method including the steps of:

receiving, in a computer system, indicating data from a sensing device, the indicating data being indicative of an identity of the user and of the identity of the form, the sensing device having determined the indicating data related to the identity of the user using identity data stored in the sensing device and having determined the indicating data relating to the form by sensing at least some of the coded data; and

identifying, in the computer system and from the indicating data, a bill paying transaction.

51. (New) A method of supporting a user in performing online bill payment using a printed form containing:

information relating to a bill paying transaction; and

coded data indicative of an identity of the form and of at least one reference point of the form, the information and the coded data of the form having been printed substantially simultaneously;

the method including the steps of:

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sensing at least some of the coded data using a sensing device placed in an operative position relative to the form;

generating indicating data in the sensing device using at least some of the sensed coded data, the indicating data being indicative of an identity of the form and of a position of the sensing device relative to the form; and

sending the indicating data to a computer system that is configured to interpret, from the indicating data, at least one parameter relating to the bill paying transaction.

52. (New) A method of supporting a user in performing online bill paying using a printed form containing:

information relating to a bill paying transaction; and

coded data indicative of at least one parameter of the bill paying transaction, the information and coded data of the form having been printed substantially simultaneously;

the method including the steps of:

a³ sensing at least some of the coded data using a sensing device placed in an operative position relative to the form;

generating indicating data in the sensing device using at least some of the sensed coded data as the sensing device is moved relative to the form, the indicating data being indicative of said at least one parameter and of movement of the sensing device relative to the form; and

sending the indicating data to a computer system that is configured to interpret, from the indicating data, said movement of the sensing device as it relates to said at least one parameter.

53. (New) A method of supporting a user in performing online bill paying using a printed form containing information relating to a bill paying transaction, the form including coded data indicative of an identity of the form, the method including the steps of:

sensing at least some of the coded data using a sensing device placed in an operative position relative to the form;

generating indicating data in the sensing device, the indicating data being indicative of an identity of the user and of the identity of the form, the sensing device having determined the indicating data related to the identity of the user using identity data stored in the sensing device and having determined the indicating data relating to the form by sensing at least some of the coded data; and

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sending the indicating data to a computer system that is configured to interpret, from the indicating data, a bill paying transaction.

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